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IN THE CLAIMS:

1. (currently amended) A system for facilitating transactions comprising:

a charging terminal for charging an account based on ~~an preexisting~~ account number;

a scanner for obtaining biometric information; and

first means for employing said biometric information to provide said account number to said charging terminal, wherein said charging terminal is adapted to initiate charging said account via preexisting infrastructure in response to being provided said account number by said first means, and wherein said first means includes a database that is located remotely from said charging terminal and that may operate independently of preexisting banking infrastructure.

2. (previously presented) The system of Claim 1 wherein said charging terminal includes a credit card or Automated Teller Machine (ATM) terminal, and wherein said account number includes a credit number and a corresponding expiration date or an ATM number and a corresponding Personal Identification Number (PIN).

3. (currently amended) The system of Claim 1 wherein said ~~first means~~database includes a user-modifiable database for automatically selecting, based on said biometric information, an account from among plural accounts of said user, wherein said user-modifiable database includes one or more records or data that are modifiable directly by a user of said system.

4. (original) The system of Claim 3 further including second means for enabling a user to control which account number is selected by said first means.

5. (previously presented) The system of Claim 4 wherein said second means includes said user-modifiable database, which is adapted to enable a user to prioritize plural accounts, an available account with the highest priority being automatically selected by said first means.

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6. (previously presented) The system of Claim 4 wherein said user-modifiable database includes software that enables a user to trigger automatic selection of an account based on biometric information that said user provides.

7. (previously presented) The system of Claim 4 wherein said system further includes third means for providing transaction information, including amount of said transaction and/or type of said transaction, to said user-modifiable database.

8. (previously presented) The system of Claim 7 wherein said user-modifiable database is adapted to enable a user to change selection rules or selection criteria, wherein said selection rules or selection criteria dictate which account is selected by said first means.

9. (currently amended) The system of Claim 7 wherein said user-modifiable database includes means for employing ~~transaction-type~~ transaction-type information to limit selection of account numbers to only those account numbers that are associated with accounts that are compatible with said transaction type.

10. (previously presented) The system of Claim 4 wherein said user-modifiable database is remotely accessible, via the Internet, to a user, wherein said user-modifiable database is in communication with means for authenticating said user before allowing said user to alter selection rules associated with accounts of said user.

11. (previously presented) The system of Claim 1 wherein said system further includes fourth means for automatically providing transaction information to said charging terminal.

12. (previously presented) The system of Claim 11 wherein said fourth means includes fifth means for wirelessly interrogating product tags associated with products to be purchased and computing a total in response thereto and forwarding said total to said charging terminal.

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13. (original) The system of Claim 12 wherein said product tags include tag code information pertaining to products associated with said tags, said tag code information associated with product price.

14. (previously presented) The system of Claim 13 further including means for selectively disabling anti-theft features of said tags in response to one or more signals from said fourth means.

15. (currently amended) A system for facilitating a financial transaction comprising:

first means for measuring one or more biological characteristics of a user;

a database that is modifiable by a user of said system, wherein said database is adapted to select an account associated with said user based on said one or more biological characteristics and is adapted to provide a transaction signal in response thereto, and wherein said database is positioned remotely from said first means; and

second means for facilitating implementing a funds transfer to or from said selected account in response to said transaction signal.

16. (previously presented) The system of Claim 15 wherein said first means is in communication with said database and includes means for providing a first signal to said database based on said one or more biological characteristics, said first signal acting as an authorization signal, an authentication signal, and an account-selection signal, said database providing said transaction signal to said second means based on said first signal, and wherein said database does not require participation of a clearing house.

17. (previously presented) The system of Claim 16 wherein said database is adapted to selectively output account information to a charging terminal of said second means via said transaction signal in response to said first signal.

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18. (previously presented) The system of Claim 15 wherein said database includes an account list, said account list being user-editable, thereby enabling a user to selectively control which account is automatically selected by said database in response to said first signal provided to said database via said first means for measuring one or more biological characteristics of said user.

19. (original) The system of Claim 18 further including means for identifying a user before enabling said user to access or configure information that is stored via said database and that is associated with said user

20. (previously presented) The system of Claim 17 further including means for enabling a user to predetermine account selection rules for accounts listed in said database, said selection rules determining which account is selected via said database.

21. (previously presented) The system of Claim 20 wherein said means for enabling further includes a terminal or computing device adapted to enable a user to modify information in said database at a position that is remote from a point of sale associated with said financial transaction.

22. (previously presented) The system of Claim 19 wherein said database includes means for employing said first signal to authenticate said user before providing said transaction signal to said second means, wherein said second means is adapted to initiate a charge upon or after receipt of said transaction signal.

23. (previously presented) The system of Claim 22 further including means for storing information pertaining to said one or more biological characteristics of a user when said means for employing fails to authenticate said user.

24. (previously presented) The system of Claim 15 wherein said second means includes a credit card, charge card, and/or Automated Teller Machine (ATM) charging module, and wherein said transaction signal includes a selected credit card, charge card, or ATM card number associated with said user, and wherein said database operates independently of a clearing house or bank and is located remotely therefrom.

25.→ 44. (canceled).

45. (currently amended) A method comprising:

obtaining biometric information;

using the said biometric information to retrieve, from a database, account information associated with said biometric information, and providing retrieved account information in response thereto, wherein said database operates independently of a clearing house or banking infrastructure; and

employing said retrieved account information to initiate a charge via a charging terminal, wherein said database is located remotely from said charging terminal.

46. (previously presented) The method of Claim 45 wherein said step of employing includes further employing preexisting infrastructure to facilitate charging an account based on said account information, said preexisting infrastructure including a clearing house.

47. (previously presented) The method of Claim 45 wherein said database is remotely positioned from, and does not communicate directly with, a clearing house.

48. (previously presented) The method of Claim 45 wherein said database is independent of a clearing house or a bank that is associated with said account information such that operation of said database occurs independently of operation of said clearing house or bank.

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49. (previously presented) The method of Claim 45 wherein said database is user accessible for enabling an account holder to edit said account information.

50. (previously presented) The method of Claim 45 wherein said step of employing includes automatically inputting said retrieved account information into said charging terminal for subsequently initiating a charge via said charging terminal based on said retrieved account information.